

SCHEDULE

POLICY NUMBER:	CLTER01222
UNIQUE MARKET REFERENCES:	B087525C9N5055
THE INSURED:	SANDGATE RTM COMPANY LTD
ADDRESS:	Crow Arch Lane Industrial Estate, Crow Arch Lane, Ringwood, Hampshire, BH24 1PD
THE UNDERWRITERS:	Underwritten by Markel International Insurance Company
THE INCEPTION DATE:	00:01 Local Standard Time on 01/10/2025
THE EXPIRY DATE:	00:01 Local Standard Time on 01/10/2026
TOTAL INSURED VALUE:	GBP2,699,262 as more fully detailed in the attached Schedule of Premises
TOTAL PAYABLE:	GBP151.69
Broken down as follows:	
Premium:	GBP117.58
Policy Administration Fee:	GBP20.00
Insurance Premium Tax:	GBP14.11
TIME FRANCHISE:	0 hours
Day one uplift percentage	135%
LEGAL ACTION:	Worldwide
TERRITORIAL SCOPE:	UK
CLAIMS MANAGERS:	CFC Underwriting Limited Please report all new claims to: newclaims@cfc.com
WORDING:	Terrorism and sabotage (UK) v1.1
POLICY PERIOD:	12 months
ENDORSEMENTS:	STATEMENT OF FACT CLEAR GROUP SPECIAL AMENDATORY CLAUSE

LIMITS OF LIABILITY AND DEDUCTIBLES

ALL INSURING CLAUSES COMBINED

Aggregate limit of liability:	GBP2,699,262	in the aggregate
Deductible	GBP0	each and every claim

INSURING CLAUSE 1: PROPERTY DAMAGE

SECTION A: PROPERTY AND CONTENTS DAMAGE

Aggregate amount insured:	GBP2,699,262	in the aggregate
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SECTION B: ADDITIONAL EXPENSES

Aggregate amount insured:	GBP269,926	in the aggregate
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SECTION C: BUILDING REGULATIONS AND LAWS

Aggregate amount insured:	GBP269,926	in the aggregate
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SECTION D: LOOTING POST DAMAGE

Aggregate amount insured:	GBP269,926	in the aggregate
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SECTION E: POLLUTANT AND CONTAMINANT CLEAN-UP COSTS

Aggregate amount insured:	GBP269,926	in the aggregate
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INSURING CLAUSE 2: BUSINESS INTERRUPTION AND LOSS OF RENT

SECTION A: ACTUAL LOSS SUSTAINED AND EXTRA EXPENSE

Aggregate limit of liability:	GBP0	in the aggregate
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SECTION B: GROSS RENTALS

Aggregate limit of liability:	GBP0	in the aggregate
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SECTION C: UTILITIES

Aggregate limit of liability:	GBP0	in the aggregate
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SECTION D: PREVENTION OR RESTRICTION OF ACCESS TO PREMISES

Aggregate limit of liability:	GBP0	in the aggregate
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SECTION E: CONTINGENT BUSINESS INTERRUPTION

Aggregate limit of liability:	GBP0	in the aggregate
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LIMITS OF LIABILITY AND DEDUCTIBLES Cont.

SECTION F: LOSS OF ATTRACTION

Aggregate limit of liability: GBP0 in the aggregate

SECTION G: THREAT

Aggregate limit of liability: GBP0 in the aggregate

SECTION H: PROFESSIONAL FEES

Aggregate limit of liability: GBP0 in the aggregate

INSURING CLAUSE 3: BODILY INJURY AND PROPERTY DAMAGE LIABILITY

Aggregate limit of liability: GBP2,5000,000 in the aggregate, including **costs and expenses**

INSURING CLAUSE 4: BRAND REHABILITATION

Aggregate limit of liability: GBP100,000 in the aggregate

INSURING CLAUSE 5: COURT ATTENDANCE COSTS

Aggregate limit of liability: GBP100,000 in the aggregate

SCHEDULE OF PREMISES

ADDRESS:	POSTCODE:	PROPERTY AND CONTENTS DAMAGE:	ACTUAL LOSS SUSTAINED AND INCREASED COST OF WORKING:	GROSS RENTALS:	ALTERNATIVE PREMISES:	TOTAL INSURED VALUE:
93-109 (Odds) Sandgate Stratton	SN3 4HJ	GBP2,699,262	Not Insured	Not Insured	Not Insured	GBP2,699,262



OUR REGULATORY STATUS

CFC Underwriting Limited is authorized and regulated by the United Kingdom Financial Conduct Authority (FCA). CFC Underwriting Limited's Firm Reference Number at the FCA is 312848. These details may be checked by visiting the Financial Conduct Authority website at <https://register.fca.org.uk/>. Alternatively the Financial Conduct Authority may be contacted on +44 (0)20 7066 1000.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations to you in respect of insurance policies that we have underwritten on behalf of insurers. This depends on the type of business and the circumstances of the claim. In respect of general insurance business the FSCS will cover 90% of the claim, without any upper limit and for compulsory classes of insurance, the FSCS will cover 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

HOW TO COMPLAIN

We intend to provide an excellent service to you. However, we recognize that there may be occasions when you feel that this has not been achieved. If you are unhappy with any aspect of the service that you receive from us, please contact your insurance broker in the first instance, stating the nature of your complaint, the certificate and/or claim number.

Alternatively, you can contact us directly at complaints@cfc.com or please write to:

Chief Executive Officer
85 Gracechurch Street
Chief Executive Officer
London EC3V 0AA
United Kingdom

If after taking this action you are still unhappy with the response it may be possible in certain circumstances for you to refer the matter to Lloyd's of London. The contact details are as follows:

Complaints Department
Fidentia House
Walter Burke Way
Chatham
Kent, ME4 4RN
Telephone: +44 (0)20 7327 5693
E-mail: complaints@lloyds.com

Your complaint will be acknowledged promptly in writing.

A decision on your complaint will be provided to you, in writing, within 8 weeks of the complaint being made.

If you remain dissatisfied after receiving the response, you may have the right to refer your complaint to the Financial Ombudsman Service (FOS). The contact details are as follows:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR
United Kingdom
Telephone from outside the UK: +44 20 7964 0500
Telephone from inside the UK: 0800 023 4 567
Fax: +44 20 7964 1001

The existence of this complaints procedure does not affect any right of legal action you may have against CFC Underwriting Limited or Lloyd's as detailed in the Service of Suit condition on the last page of your policy.



DATA PROTECTION NOTICE

We collect and use relevant information about you to provide you with your insurance cover or the insurance cover that benefits you and to meet our legal obligations. Where you provide us or your agent or broker with details about other people, you must provide this notice to them.

The information we collect and use includes details such as your name, address and contact details and any other information that we collect about you in connection with the insurance cover from which you benefit. This information may include more sensitive details such as information about your health and any criminal convictions you may have.

In certain circumstances, we may need your consent to process certain categories of information about you (including sensitive details such as information about your health and any criminal convictions you may have). Where we need your consent, we will ask you for it separately. You do not have to give your consent and you may withdraw your consent at any time. However, if you do not give your consent, or you withdraw your consent, this may affect our ability to provide the insurance cover from which you benefit and may prevent us from providing cover for you or handling your claims.

The way insurance works means that your information may be shared with, and used by, a number of third parties in the insurance sector for example, insurers, agents or brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. We will only disclose your personal information in connection with the insurance cover that we provide and to the extent required or permitted by law.

We will process individual insured's details, as well as any other personal information you provide to us in respect of your insurance cover, in accordance with our privacy notice and applicable data protection laws.

To enable us to use individual insured's details in accordance with applicable data protection laws, we need you to provide those individuals with certain information about how we will use their details in connection with your insurance cover.

You agree to provide to each individual insured this notice, on or before the date that the individual becomes an individual insured under your insurance cover or, if earlier, the date that you first provide information about the individual to us.

We are committed to using only the personal information we need to provide you with your insurance cover. To help us achieve this, you should only provide to us information about individual insureds that we ask for from time to time.

You have rights in relation to the information we hold about you, including the right to access your information. If you wish to exercise your rights, discuss how we use your information or request a copy of our full privacy notice, please contact us directly at dataprotection@cfc.com.

For more information about how we use your personal information please see our full privacy notice, which is available online on our website at:

<http://www.cfc.com/privacy>

CLEAR GROUP SPECIAL AMENDATORY CLAUSE

ATTACHING TO POLICY NUMBER: CLTER01222
THE INSURED: SANDGATE RTM COMPANY LTD
WITH EFFECT FROM: 01/10/2025

It is understood and agreed that the following **SECTION** is added to **INSURING CLAUSE 2** in Schedule:

SECTION I: ALTERNATIVE PREMISES

Aggregate limit of liability: GBP0 in the aggregate

It is further understood and agreed that the following amendments are made to this Policy:

1. **INSURING CLAUSE 1 (SECTION A only)** is deleted in its entirety and replaced with the following:

SECTION A: PROPERTY AND CONTENTS DAMAGE

We agree to reimburse **you** for any reasonable sums incurred to:

- a. repair or rebuild **your premises**, including the costs to remove any debris and for professional services including architects, surveyors and engineers; and
- b. repair or rebuild any contract works undertaken on any building at **your premises**, including the costs to remove any debris and for professional services including architects, surveyors and engineers; and
- c. repair or replace **your contents** that have been lost or damaged;

as a direct result of damage to **your premises** or contract works first occurring during the **period of the policy** and caused by an **act of terrorism or sabotage**.

2. In the event **INSURING CLAUSE 1 (SECTION A only)** responds to any claim arising out of damage to contract works undertaken on any building at **your premises**, the following sub-limit will apply and not the applicable **limit of liability**:

Amount insured: GBP250,000 each and every claim. This sub-limit is a part of and not in addition to the applicable **limit of liability**.

3. The following **SECTION** is added to **INSURING CLAUSE 2**:

SECTION I: ALTERNATIVE PREMISES

We agree to reimburse **you** for any reasonable sums incurred to:

- a. re-locate **your** residential tenants, leaseholders or their tenants;
- b. rent alternative but substantially the same and not better premises for them;
- c. store their furniture and belongings where they cannot be re-located to any alternative premises referred to in b. above;
- d. provide reasonable alternative accommodation for domestic pets where such pets are not permitted in any alternative premises referred to in b. above; and
- e. temporarily store **your** contents or contents of common areas;

within the territorial scope stated in the Schedule during the **indemnity period**, as a result of **your premises** becoming uninhabitable or inaccessible during the **period of the policy** and caused by an event covered under **INSURING CLAUSES 1 (SECTION A only) or 2 (SECTION D only)**.



4. The third paragraph of “**HOW MUCH WE WILL PAY**” is deleted in its entirety and replaced with the following:

In respect of **INSURING CLAUSE 1 (SECTION A)** only), in the event the cost of repair, replacement or rebuilding is greater than the **limit of liability**, then **we** will consider increasing the applicable **limit of liability** by the percentage stated as the day one uplift in the Schedule. For the avoidance of doubt, in the event that the **limit of liability** for **INSURING CLAUSE 1 (SECTION A)** only) is increased, the aggregate limit of liability in respect of **ALL INSURING CLAUSES COMBINED** will also be increased to the extent of the uplifted amount applicable to **INSURING CLAUSE 1 (SECTION A)** only).

5. The following **DEFINITION** is added: “**Day one uplift percentage**” means the percentage stated as the day one uplift percentage in the Schedule

6. The “Excluded property” **EXCLUSION** is deleted in its entirety and replaced with the following:

Excluded property

for the costs to repair, replace or rebuild:

- a. land or growing crops;
- b. aircraft or any other aerial device or watercraft;
- c. a land conveyance, including vehicles, locomotives or rolling stock, unless the land conveyance is specifically insured under this Policy and was located at your premises at the time it is damaged; or
- d. animals, plants and living things of all types.

7. The following **CONDITION** is added:

First period of insurance cover match

In the event **you** notify **us** of a claim which is not covered under the terms of this Policy but would have otherwise been covered under the terms of **your** policy that immediately preceded this Policy, then **we** will reimburse you for the claim under this Policy to the same extent as the policy that immediately preceded this Policy, provided that:

- a. the claim would not be excluded under the “Chemical or biological exposure”, “Cyber perils” or “Nuclear” **EXCLUSIONS** of this Policy;
- b. the incident which gave rise to the claim first occurred during the **period of the policy**; and
- c. **you** supply **us** with a copy of your previous policy when first making a claim under this Extension Clause.

8. The third paragraph of the “Cancellation” **CONDITION** is deleted in its entirety and replaced with the following:

We reserve the right of cancellation in the event that any amount due to **us** by **you** remains unpaid more than 90 days beyond the **inception date**. If **we** exercise this right of cancellation it will take effect from 14 days after the date the written notice of cancellation is issued.

SUBJECT OTHERWISE TO THE TERMS AND CONDITIONS OF THE POLICY